

EXHIBIT J

AMERICAN LAND TITLE ASSOCIATION COMMITMENT — 1966

CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

CHICAGO TITLE INSURANCE COMPANY, a corporation of Missouri, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor; all subject to the provisions of Schedules A and B and to the Conditions and Stipulations hereof.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

IN WITNESS WHEREOF, Chicago Title Insurance Company has caused this Commitment to be signed and sealed as of the effective date of Commitment shown in Schedule A, the Commitment to become valid when countersigned by an authorized signatory.

CHICAGO TITLE INSURANCE COMPANY

By:

Paul A. St. E
President

By:

M. Alice Jones, Jr.
Secretary

Issued by:
CHELSEA LAND TRANSFER, INC.
THE HILL BUILDING
717 BETHLEHEM PIKE
ERDENHEIM, PA 19038
(215) 836-1300



Authorized Signatory

CHELSEA LAND TRANSFER, INC.
717 Bethlehem Pike Suite 210
Erdenheim, PA. 19038
Tel:215-836-1300 Fax:215-836-7113

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have request of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investments advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic person information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with the Privacy Policy. We currently maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE A

Number: 01-10190

Effective Date: December 30, 2001

1. Policy (or policies) to be issued:

OWNER'S:
Proposed Insured:

\$ 60,000.00

EDWARD J. COHEN and PEARL E. COHEN, H/W

LOAN:
Proposed Insured:

\$ 57,600.00
58,500.00

**NOVASTAR MORTGAGE INC, ITS SUCCESSORS AND/OR
ASSIGNS AS THEIR INTERESTS MAY APPEAR**

2. The estate or interest in the land described or referred to in this Commitment and covered herein is fee simple, and title thereto is at the effective date hereof vested in:

EDWARD J. COHEN and PEARL E. COHEN, H/W

3. The land referred to in the Commitment is described in Schedule C.

SCHEDULE B - SECTION 1

The following are the requirements to be complied with:

1. Instrument(s) creating the estate or interest must be approved, executed and filed for record, to wit:

**A MORTGAGE FROM EDWARD J. COHEN AND PEARL E. COHEN, H/W IN FAVOR OF
NOVASTAR MORTGAGE INC, TO BE RECORDED AT THE TIME OF THE CLOSING.**

Payment of the full consideration to, or for the account of, the grantors or mortgagors.

3. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 1
(Continued)

Number: 01-10190

4. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed: that contractors, subcontractors, labor and materialmen are paid.
5. The following items are to be satisfied and/or released of record:

ADDITIONAL PROOFS:

6. Proof there are no support arrearages due in this, or any other, jurisdiction.

ADDITIONAL REQUIREMENTS:

1. MECHANICS &

MUNICIPAL LIENS:

❖ #990430964; 05/11/99; \$2,499.72; Gas Lien

2. MORTGAGE FROM: Edward J. Cohen and Pearl E. Cohen, h/w
TO: Dept. of HUD
DATED: 09/09/69
RECORDED: 09/10/69
VOLUME: JRS 295
AMOUNT: \$8,900.00
PAGE: 50

MORTGAGE FROM: Edward J. Cohen and Pearl E. Cohen, h/w
TO: Classic Ext. by Alan Cherry, Inc. *Windows
1 Doors*
DATED: 11/01/97
RECORDED: 11/14/97
VOLUME: JTD 859
AMOUNT: \$18,858.00
PAGE: 18
First Consumer

MORTGAGE FROM: Edward J. Cohen and Pearl E. Cohen, h/w
TO: Capstone Mortgage Corp.
DATED: 03/05/99
RECORDED: 03/19/99
VOLUME: JTD 1868
PAGE: 41

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 1
(Continued)

Number: 01-10190

AMOUNT: \$44,175.00

ASSIGNED: to First National Bank of Chi on 12/14/99 in MB 50004655.

3. JUDGMENTS &

FEDERAL LIENS: 16 See Search

4. FINANCING

STATEMENTS: None

5. BANKRUPTCIES: None

6. TAXES:

Taxes are due for the years 2001-2002 in the amount of \$771.70 plus penalty.

Receipts for current year and prior three years taxes to be produced and filed with the company.

Assessment: \$8,640.00

Annual Tax Amount: \$714.01

BRT Tax# 59-3-094000

Parcel: 51NB 148 Philadelphia

V (ALL TAXES WILL BE UPDATED AT SETTLEMENT. TAX AMOUNTS ARE SUBJECT TO CHANGE DUE TO PENALTIES AND INTEREST).

7. WATER/SEWER: 2001 11th cycle \$3.00 plus penalty

LAST READING 11/05/01

POSSIBLE EXCESS WATER AND SEWER RENTS DUE FROM
11/05/01

THE DATE OF THE LAST READING. BILLINGS SINCE THAT TIME
HAVE BEEN ISSUED ON ESTIMATED USAGE.

8. Proof that there are no overdue support obligations of record with the Domestic Relations Section of the parties to this transaction , up through the date of recording of the instruments to be insured.

V SCHEDULE B - Section 1
ALTA Commitment

Chelsea 0047

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 1
(Continued)

Number: 01-10190

9. Received gas bills for the years 1999 through 2001 are to be produced and filed with this company. Yr. 2002 current gas receipts are to be produced and filed with this company.

10. Proof that Special District Assessments, if any, are paid in full.

[Handwritten signature]

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 2

Number: 01-10190

Schedule B of the Policy or Policies to be issued will contain certain exceptions to the matters noted hereafter unless the same are disposed of to the satisfaction of the Company.

1. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Rights of claims of parties in possession not shown by the public records.
3. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
4. Easements, or claims of easements, not shown by the public records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
6. Taxes or special assessments which are not shown as existing liens by the public records.

The Owner's Policy issued pursuant hereto will contain under Schedule B the mortgage, if any noted under Item 1 of Schedule B - Section 1.

End 100/300/8.1/710

Report Range		Abstract Realty Services, Inc.	Run Date & Time	PAGE
From:01/01/1901	To:12/20/2001	JUDGMENT INDEXING SYSTEM	12/20/2001	1
		MUNICIPAL COURT, COMMON PLEAS COURT	14:05:18	
<hr/>				
Defendant Name, Social Security, and Address	Amount	Date	Type Case No	Plaintiff Name and Address
COHEN, EDWARD	514 COLLEGE AVE HAVERTOWN PA 19041	307.50 19960209CE	95-12-33-55460	CITY OF PHILA, BUR A 913 FILBERT ST PHILA. PA 19107
COHEN, EDWARD	533 LANCASTER AVE WYNNEWOOD PA 19096000	613.50 19980506CE	98-03-33-54010	CITY OF PHILA, BUR A 913 FILBERT ST PHILA. PA 19107000
COHEN, EDWARD	130 W POMONA ST	5048.50 19990921CE	99-08-73-00780	CITY OF PHILA, REVEN 1101 MARKET ST 10 FL
COHEN, EDWARD		130313.02 19940329JDMSF94-03-03785		SECURITY SAVINGS BAN 370 LANDIS AVENUE P.O. BOX 709 SOUTH VINELAND NJ08360
COHEN, EDWARD	4082 LANCASTER AVE.	3000.00 19960217ZDREV86-11-01602		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	4082 LANCASTER AVE.	18255.00 19960217ZDREV86-11-01602		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	541 COLLEGE AVENUE	0.00 19960219ZDREV87-07-01943		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	4082 LANCASTER AVE	1800.00 19960217ZDREV89-04-03825		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	4082 LANCASTER AVE	6401.83 19960217ZDREV89-04-03825		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD		130313.02 19940329JDMSF94-03-03785		SECURITY SAVINGS BAN 370 LANDIS AVENUE P.O. BOX 709 SOUTH VINELAND NJ08360
COHEN, EDWARD L	514 COLLEGE AVENUE	24976.91 19990302JDDFF98-07-00801		FIRST UNION NATIONAL BROAD AND WALNUT STS.
COHEN, EDWARD	4082 LANCASTER AVE.	3000.00 19960217ZDREV86-11-01602		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	4082 LANCASTER AVE.	18255.00 19960217ZDREV86-11-01602		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	541 COLLEGE AVENUE	0.00 19960219ZDREV87-07-01943		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	4082 LANCASTER AVE	1800.00 19960217ZDREV89-04-03825		CITY OF PHILADELPHIA 1101 MARKET STREET
COHEN, EDWARD	4082 LANCASTER AVE	6401.83 19960217ZDREV89-04-03825		CITY OF PHILADELPHIA 1101 MARKET STREET

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE C

Number: 01-10190

The land referred to in this Commitment is described as follows:

ALL THAT CERTAIN lot or piece of ground with the two story brick messuage or tenement thereon erected SITUATE on the Southeasterly side of Pomona Street at the distance of 242 feet 6½ inches Southwestwardly from the Southwesterly side of Jefferson Street in the 59th Ward (formerly the 22nd Ward) of the City of Philadelphia.

CONTAINING in front or breadth on the said Pomona Street 15 feet and extending of that width in length or depth Southeastwardly between parallel lines at right angles to said Pomona Street 78 feet to a certain 4 feet wide alley which leads Northeastwardly and Southwestwardly and communicates at each end thereof with another 4 feet wide alley which leads Northwestwardly into said Pomona Street.

TOGETHER with the free and common use, right, liberty and privilege of the said alleys as and for passageways and watercourses at all times hereafter, forever.

BEING PREMISES NO. 130 W. Pomona St.

BEING the same premises which John Battiste and Florence H. Battiste, H/W by Deed Dated 09/09/69 and Recorded 09/10/69 in the County of Philadelphia, in Deed Book JRS 506, page 448, granted and conveyed unto Edward J. Cohen & Pearl E. Cohen, in fee.

LOAN

CHICAGO TITLE INSURANCE COMPANY
SCHEDULE A

Office File Number	Policy Number	Date of Policy	Amount of Insurance
01-10190	491065	MARCH 5, 2002	\$ 57,600.00

1. Name of Insured:
NOVASTAR MORTGAGE, INC., A VIRGINIA CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS MAY APPEAR

2. The estate or interest in the land which is encumbered by the insured mortgage is:

FEES SIMPLE

3. Title to the estate or interest in the land is vested in:

EDWARD J. COHEN AND PEARL E. COHEN, HUSBAND AND WIFE, BY DEED DATED SEPTEMBER 9, 1969 AND RECORDED SEPTEMBER 10, 1969, IN PHILADELPHIA COUNTY, IN DEED BOOK JRS 506 PAGE 448.

4. The insured mortgage and assignments thereof, if any, are described as follows:

A MORTGAGE FROM EDWARD J. COHEN AND PEARL E. COHEN, HUSBAND AND WIFE IN FAVOR OF NOVASTAR MORTGAGE, INC., A VIRGINIA CORPORATION, IN THE FACE AMOUNT OF \$57,600.00, DATED FEBRUARY 4, 2002, AND RECORDED MARCH 5, 2002, IN PHILADELPHIA COUNTY, AS INSTRUMENT NO. 50415620.

5. The land referred to in this policy is described as follows:

ALL THAT CERTAIN lot or piece of ground with the two story brick messuage or tenement thereon erected SITUATE on the Southeasterly side of Pomona Street at the distance of 242 feet 6 1/2 inches Southwestwardly from the Southwesterly side of Jefferson Street in the 59th Ward (formerly the 22nd Ward) of the City of Philadelphia.

CONTAINING in front or breadth on the said Pomona Street 15 feet and extending of that width in length or depth Southeastwardly between parallel lines at right angles to said Pomona Street 78 feet to a certain 4 feet wide alley which leads Northeastwardly and Southwestwardly and communicates at each end thereof with another 4 feet wide alley which leads Northwestwardly into said Pomona Street.

TOGETHER with the free and common use, right, liberty and privilege of the said alleys as and for passageways and watercourses at all times hereafter, forever.

BEING PREMISES NO. 130 W. Pomona St.

LOAN

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B

Policy Number: 491065

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
2. Easements, or claims of easements, not shown by public records.

Countersigned:

CHELSEA LAND TRANSFER, INC.

By _____
Authorized Signatory

SCHEDULE B (EXTENDED COVERAGE)
Loan Form

Chelsea 0053

EXHIBIT K

2000 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT
 Chicago Title Insurance Company
 POLICY REPORT

ALL SYSTEMS COMBINED

Liability Range	OWNER'S AND LEASEHOLD POLICIES						
	Basic Rate Sec. 5.1.5.2	Reserve Rate Sec. 5.3	Simultaneous Issue (no charge)	Leasedhold Issue (30% of Applicable Sec. 5.2)	Subdivision/ Condominium Rate Sec. 5.4	Community Reinvestment Rate Sec. 5.12	Approved Attorney Rate Sec. 5.18
0	10	30,000	(1) Number	8919	1029	207	0
			(2) \$ of Liability	17,560,895	1,919,065	4,002,824	0
			(3) Number	365,194	35,059	33	0
			(4) Fees	1,140	121	348	5,052
	30,001	10	45,000	(5) Number	64,016	6,016	0
			(6) \$ of Liability	24,639,934	5,026,959	13,310,833	0
			(7) Fees	2,901,083	62,673	431	83,765
	45,001	10	100,000	(8) Number	3,2273	807	450
			(9) \$ of Liability	23,284,938	61,199,443	28,500,728	0
			(10) Fees	2,134,591	484,980	1,685	4,970,567
	100,001	10	200,000	(11) Number	1,922	2,271	205
			(12) \$ of Liability	31,639,711	238,730,713	25,026,444	0
			(13) Fees	2,941,016	1,527,380	3,100	24,724
	200,001	10	300,000	(14) Number	597	741	46
			(15) \$ of Liability	13,245,817	182,945,593	8,980,650	0
			(16) Fees	610,949	1,024,982	0	4,857,650
	300,001	10	400,000	(17) Number	233	265	0
			(18) \$ of Liability	69,271,935	98,895,235	3,056,608	0
			(19) Fees	4,117,592	486,917	1,392	90,1685
	400,001	10	500,000	(20) Number	91	11	0
			(21) \$ of Liability	41,731,197	40,335,982	2,281,110	0
			(22) Fees	238,104	199,069	642	1,473,997
	500,001	10	1,000,000	(23) Number	106	61	14,283
			(24) \$ of Liability	71,807,895	43,354,215	11,589,295	0
			(25) Fees	370,986	197,349	6,601	3,937,003
	1,000,001	10	2,000,000	(26) Number	23	2	0
			(27) \$ of Liability	64,201,295	42,892,173	12,277,162	0
			(28) Fees	265,670	190,720	3,072	2,375,843
	2,000,001	10	5,000,000	(29) Number	32	16	3
			(30) \$ of Liability	10,887,258	87,595,461	13,587,571	0
			(31) Fees	344,934	292,441	3,089	6,657,789
	5,000,001	10	7,000,000	(32) Number	5	5	0
			(33) \$ of Liability	29,644,039	20,416,194	4,666,353	0
			(34) Fees	76,789	53,189	233	10,952
	7,000,001	10	10,000,000	(35) Number	3	2	0
			(36) \$ of Liability	22,411,350	73,431,204	9,465,336	0
			(37) Fees	52,335	165,803	0	6,133
	10,000,001	10	15,000,000	(38) Number	3	0	0
			(39) \$ of Liability	30,794,820	44,895,804	49,201,882	0
			(40) Fees	64,392	65,823	2,573	15,735
	15,000,001	10	20,000,000	(41) Number	2	0	0
			(42) \$ of Liability	30,054,245	0	0	0
			(43) Fees	28,053	0	0	0
	20,000,001	10	25,000,000	(44) Number	3	2	0
			(45) \$ of Liability	78,351,825	52,425,442	1,1	0
			(46) Fees	12,656	66,920	0	18,174,195
	25,000,001	10	50,000,000	(47) Number	2	1	0
			(48) \$ of Liability	50,005,625	125,123,625	34,980,375	22,987
			(49) Fees	66,098	116,266	0	9,655
	50,000,001	10	75,000,000	(50) Number	2	0	0
			(51) \$ of Liability	0	139,268,309	0	0
			(52) Fees	85,533	0	0	0
	75,000,001	10	100,000,000	(53) Number	0	1	0
			(54) \$ of Liability	0	82,116,405	0	0
			(55) Fees	0	50,625	0	0
	100,000,001	10	and above	(56) Number	1	1	0
			(57) \$ of Liability	318,155,725	245,938,632	0	0
			(58) Fees	60,215	111,196	0	0
	ALL POLICIES		(59) Number	8,211	3,003	1,355	332
			(60) \$ of Liability	1,649,670,002	1,577,350,611	187,605,572	53,400,093
			(61) Fees	8,138,247	5,151,222	2,611	128,053

2000 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT
 Chicago Title Insurance Company
 POLICY REPORT

ALL SYSTEMS COMBINED

MORTGAGE POLICIES												
Liability Range	Basic Rate Sec. 5.5	Reissue Rate Sec. 5.5	Simultaneous Issue (no charge)	Refinance or Substitution Loan Rate Sec. 5.6	Construction Loan Rate Sec. 5.7	Community Reinvestment Rate Sec. 5.12	A 1/4 Short Form Residential Loan Policy Rate Sec. 5.15	Approved Attorney Rate Sec. 5.18				
0	10	30,000	(1)	1,405	70	592	99	0	0	0	24,646	1
			(2)	\$ of Liability	31,002	70	11,920	99	1,844	0	0	0
30,001	10	45,000	(3)	Fees	54,375	70	27,500	99	27,164	0	0	106
			(4)	Number	54,375	70	27,500	99	27,164	0	0	0
45,001	10	100,000	(5)	\$ of Liability	59,960	70	36,150	99	28,603	99	1,919	4
			(6)	Fees	70,962	70	38,300	99	1,440	0	0	188,875
100,001	10	200,000	(7)	Number	70,962	70	38,300	99	1,440	0	0	669
			(8)	\$ of Liability	254,695	70	36,095	19	231,651	405	7,319	21
200,001	10	500,000	(9)	Fees	255,993	70	39,961	33	2,051	0	0	1,589,548
			(10)	Number	108,967	43,925	108,967	43,925	43,920	1,756	0	5,705
400,001	10	500,000	(11)	\$ of Liability	108,967	43,925	67,698	67,698	43,920	1,756	0	0
			(12)	Fees	108,967	43,925	67,698	67,698	43,920	1,756	0	176,214
200,001	10	300,000	(13)	Number	108,967	43,925	67,698	67,698	43,920	1,756	0	5,705
			(14)	\$ of Liability	42,965	70	26,776	70	185,881	60	8,049	1,204,071
300,001	10	400,000	(15)	Fees	265,983	70	145,193	60	60	0	0	3,708
			(16)	Number	265,983	70	145,193	60	60	0	0	2
400,001	10	500,000	(17)	\$ of Liability	23,784	70	11,695	59	53,065	70	1,934	584,201
			(18)	Fees	132,171	70	92,005	59	0	0	0	0
500,001	10	1,000,000	(19)	Number	132,171	70	92,005	59	0	0	0	0
			(20)	\$ of Liability	13,903	70	5,220	65	20,960	39	3,982	400,876
500,001	10	1,000,000	(21)	Fees	70,894	70	26,890	39	3,047	16,474	0	703,410
			(22)	Number	70,894	70	26,890	39	3,047	16,474	0	2,234
500,001	10	1,000,000	(23)	\$ of Liability	45,900	63	28,037	65	44,885	93	7,377	2
			(24)	Fees	230,990	63	124,895	65	2,275	27,120	0	1,412,305
1,000,001	10	2,000,000	(25)	Number	230,990	63	24	24	0	0	0	3,049
			(26)	\$ of Liability	40,920	63	34,757	17,9	31,681	284	4,061	10,346
2,000,001	10	5,000,000	(27)	Fees	173,724	63	129,675	17,9	11,955	0	0	0
			(28)	Number	173,724	63	129,675	17,9	11,955	0	0	0
5,000,001	10	15,000,000	(29)	\$ of Liability	83,851	29	74,000	23	11,14	6	1	0
			(30)	Fees	285,350	29	224,265	23	42,812	23	5,010	41
5,000,001	10	15,000,000	(31)	Number	83,851	29	74,000	23	11,14	6	1	0
			(32)	\$ of Liability	34,945	31	21,395	10	11,350	247	0	7,305
15,000,001	10	20,000,000	(33)	Fees	132	31	44,556	10	15,581	742	0	0
			(34)	Number	132	31	44,556	10	15,581	742	0	4,778,215
20,000,001	10	10,000,000	(35)	\$ of Liability	24,985	33,4	34,673	81,4	4	1	0	10,346
			(36)	Fees	51,565	33,4	70,978	81,4	7,642	254	0	0
10,000,001	10	15,000,000	(37)	Number	51,565	33,4	70,978	81,4	7,642	254	0	0
			(38)	\$ of Liability	0	0	9,921	71,5	0	0	0	0
15,000,001	10	20,000,000	(39)	Fees	0	0	20,644	0	0	41,326	0	0
			(40)	Number	0	0	20,644	0	0	0	0	0
20,000,001	10	25,000,000	(41)	\$ of Liability	16,072	227	69,553	89,8	0	12,682	276	0
			(42)	Fees	30,058	227	123,701	89,8	0	19,653	0	0
25,000,001	10	100,000,000	(43)	Number	16,072	227	69,553	89,8	0	0	0	0
			(44)	\$ of Liability	23,665	4,98	0	0	0	17,087	603	0
25,000,001	10	50,000,000	(45)	Fees	27,921	4,98	0	0	0	24,919	0	0
			(46)	Number	0	0	27,921	4,98	0	2	0	0
50,000,001	10	75,000,000	(47)	\$ of Liability	0	0	64,916	76,5	0	49,532	293	0
			(48)	Fees	0	0	81,374	4,98	0	49,151	12,178	0
75,000,001	10	100,000,000	(49)	Number	0	0	81,374	4,98	0	0	0	0
			(50)	\$ of Liability	0	0	49,268	84,3	101,458	982	0	0
100,000,001	10	100,000,000	(51)	Fees	0	0	0	0	0	0	0	0
			(52)	Number	0	0	0	0	0	0	0	0
ALL POLICIES			(53)	\$ of Liability	0	0	0	0	0	0	0	0
			(54)	Fees	0	0	0	0	0	0	0	0
			(55)	Number	0	0	0	0	0	0	0	0
			(56)	\$ of Liability	0	0	0	0	0	0	0	0
			(57)	Fees	0	0	0	0	0	0	0	0
			(58)	Number	0	0	0	0	0	0	0	0
			(59)	\$ of Liability	0	0	0	0	0	0	0	0
			(60)	Fees	0	0	0	0	0	0	0	0
			(61)	Number	0	0	0	0	0	0	0	0
			(62)	\$ of Liability	0	0	0	0	0	0	0	0
			(63)	Fees	0	0	0	0	0	0	0	0
			(64)	Number	0	0	0	0	0	0	0	0
			(65)	\$ of Liability	0	0	0	0	0	0	0	0
			(66)	Fees	0	0	0	0	0	0	0	0
			(67)	Number	0	0	0	0	0	0	0	0
			(68)	\$ of Liability	0	0	0	0	0	0	0	0
			(69)	Fees	0	0	0	0	0	0	0	0
			(70)	Number	0	0	0	0	0	0	0	0
			(71)	\$ of Liability	0	0	0	0	0	0	0	0
			(72)	Fees	0	0	0	0	0	0	0	0
			(73)	Number	0	0	0	0	0	0	0	0
			(74)	\$ of Liability	0	0	0	0	0	0	0	0
			(75)	Fees	0	0	0	0	0	0	0	0
			(76)	Number	0	0	0	0	0	0	0	0
			(77)	\$ of Liability	0	0	0	0	0	0	0	0
			(78)	Fees	0	0	0	0	0	0	0	0
			(79)	Number	0	0	0	0	0	0	0	0
			(80)	\$ of Liability	0	0	0	0	0	0	0	0
			(81)	Fees	0	0	0	0	0	0	0	0
			(82)	Number	0	0	0	0	0	0	0	0
			(83)	\$ of Liability	0	0	0	0	0	0	0	0
			(84)	Fees	0	0	0	0	0	0	0	0
			(85)	Number	0	0	0	0	0	0	0	0
			(86)	\$ of Liability	0	0	0	0	0	0	0	0
			(87)	Fees	0	0	0	0	0	0	0	0
			(88)	Number	0	0	0	0	0	0	0	0
			(89)	\$ of Liability	0	0	0	0	0	0	0	0
			(90)	Fees	0	0	0	0	0	0	0	0
			(91)	Number	0	0	0	0	0	0	0	0
			(92)	\$ of Liability	0	0	0	0	0	0	0	0
			(93)	Fees	0	0	0	0	0	0	0	0
			(94)	Number	0	0	0	0	0	0	0	0
			(95)	\$ of Liability	0	0	0	0	0	0	0	0
			(96)	Fees	0	0	0	0	0	0	0	0
			(97)	Number	0	0	0	0	0	0	0	0
			(98)	\$ of Liability	0	0	0	0	0	0	0	0
			(99)	Fees	0	0	0	0	0	0	0	0
			(100)	Number	0	0	0	0	0	0	0	0
			(101)	\$ of Liability	0	0	0	0	0	0	0	0
			(102)	Fees	0	0	0	0	0	0	0	0
			(103)	Number	0	0	0	0	0	0	0	0
			(104)	\$ of Liability	0	0	0	0	0	0	0	0
			(105)	Fees	0	0	0	0	0	0	0	0
			(106)	Number	0	0	0	0	0	0	0	0
			(107)	\$ of Liability	0	0	0	0	0	0	0	0
			(108)	Fees	0	0	0	0	0	0	0	0
			(109)	Number	0	0	0	0	0	0	0	0
			(110)	\$ of Liability	0	0	0	0	0	0	0	0
			(111)	Fees	0	0	0	0	0	0	0	0
			(112)	Number	0	0	0	0	0	0	0	0
			(113)	\$ of Liability	0	0	0	0	0	0	0	0
			(114)	Fees	0	0	0	0	0	0	0	0
			(115)	Number	0	0</td						

EXHIBIT L

		(1)		(2)		(3)		(4)		(5)		(6)		(7)	
		Chicago Title Insurance Company													

Liability Range		Basic Rate		Reissue Rate		Simultaneous (no credit Sec. 5.5.D)		Leasing/rent using Sec. 5.5.C		Subscription/ Commodification Sec. 5.4		Community Refinement Sec. 5.12	
0	10	3,000		(1)	Number	15,928,511	1,720,573	117	70,926	4	0	0	59
10	40	4,500		(2)	\$ of liability	33,717,519	3,527,773	177	70,926	4	0	0	93,686
40	50	4,500		(3)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
50	60	4,500		(4)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
60	70	4,500		(5)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
70	80	4,500		(6)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
80	90	4,500		(7)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
90	100	4,500		(8)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
100	110	4,500		(9)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
110	120	4,500		(10)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
120	130	4,500		(11)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
130	140	4,500		(12)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
140	150	4,500		(13)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
150	160	4,500		(14)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
160	170	4,500		(15)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
170	180	4,500		(16)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
180	190	4,500		(17)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
190	200	4,500		(18)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
200	210	4,500		(19)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
210	220	4,500		(20)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
220	230	4,500		(21)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
230	240	4,500		(22)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
240	250	4,500		(23)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
250	260	4,500		(24)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
260	270	4,500		(25)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
270	280	4,500		(26)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
280	290	4,500		(27)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
290	300	4,500		(28)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
300	310	4,500		(29)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
310	320	4,500		(30)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
320	330	4,500		(31)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
330	340	4,500		(32)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
340	350	4,500		(33)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
350	360	4,500		(34)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
360	370	4,500		(35)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
370	380	4,500		(36)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
380	390	4,500		(37)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
390	400	4,500		(38)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
400	410	4,500		(39)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
410	420	4,500		(40)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
420	430	4,500		(41)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
430	440	4,500		(42)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
440	450	4,500		(43)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
450	460	4,500		(44)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
460	470	4,500		(45)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
470	480	4,500		(46)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
480	490	4,500		(47)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
490	500	4,500		(48)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
500	510	4,500		(49)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
510	520	4,500		(50)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
520	530	4,500		(51)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
530	540	4,500		(52)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
540	550	4,500		(53)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
550	560	4,500		(54)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
560	570	4,500		(55)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
570	580	4,500		(56)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
580	590	4,500		(57)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
590	600	4,500		(58)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
600	610	4,500		(59)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
610	620	4,500		(60)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
620	630	4,500		(61)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
630	640	4,500		(62)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
640	650	4,500		(63)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
650	660	4,500		(64)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
660	670	4,500		(65)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
670	680	4,500		(66)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
680	690	4,500		(67)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
690	700	4,500		(68)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
700	710	4,500		(69)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
710	720	4,500		(70)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
720	730	4,500		(71)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
730	740	4,500		(72)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
740	750	4,500		(73)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
750	760	4,500		(74)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
760	770	4,500		(75)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
770	780	4,500		(76)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
780	790	4,500		(77)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
790	800	4,500		(78)	Fees	34,208,832	3,527,773	177	70,926	4	0	0	93,686
800	810	4,500		(79)	Number	34,208,832	3,527,773	177	70,926	4	0	0	93,686
810	820	4,500		(80)	\$ of liability	34,208,832	3,527,773	177	70,926	4	0	0	93,686
820	830	4,500		(81)	Fees	34,20							

POLICY REPORT

ALL SYSTEMS COMBINED

Chicago Title Insurance Company															
MORTGAGE POLICIES															
Basic Rate Sec. 5.5		Reissue Rate Sec. 5.3		Simulations (no charge)		Refinance or Substitution Loan Rate Sec. 5.6		Construction Loan Rate Sec. 5.7		Community Reinvestment Act-Back Sec. 5.12		A1/A Short Form Residential Loan Policy Rate Sec. 5.15		Approved Attorney Rate Sec. 5.16	
0	10	30,000	(1)	Number	781	63	450	2	0	0	0	0	2	28.24	
0	10	30,000	(2)	\$ of Liability	17,278,394	1,318,006	9,540,800	32,700	0	0	0	0	2	28.24	
0	10	30,000	(3)	Fees	280,497	20,998	16,122	562	0	0	0	0	2	28.24	
30,001	10	45,000	(4)	Number	932	76	480	6	0	0	0	0	2	28.24	
30,001	10	45,000	(5)	\$ of Liability	35,222,897	2,952,758	19,220,987	238,120	0	0	0	0	2	28.24	
30,001	10	45,000	(6)	Fees	364,811	34,444	23,033	2,003	0	0	0	0	2	28.24	
45,001	10	100,000	(7)	Number	3,842	807	2,592	89	0	0	0	0	2	31.47	
45,001	10	100,000	(8)	\$ of Liability	277,045,095	60,772,275	180,046,996	6,754,985	0	0	0	0	2	31.47	
45,001	10	100,000	(9)	Fees	1,898,315	108,186	40,059	108	0	0	0	0	2	31.47	
100,001	10	200,000	(10)	Number	3,054	1,914	1,088	108	0	0	0	0	2	31.47	
100,001	10	200,000	(11)	\$ of Liability	420,481,405	178,867,303	269,855,252	17,237,888	0	0	0	0	2	31.47	
100,001	10	200,000	(12)	Fees	1,855,498	1,113,970	100,354	74,058	0	0	0	0	2	31.47	
200,001	10	300,000	(13)	Number	277	509	277	0	0	0	0	2	31.47		
200,001	10	300,000	(14)	\$ of Liability	138,983,168	67,055,561	122,330,325	6,985,006	0	0	0	0	2	31.47	
200,001	10	300,000	(15)	Fees	466,497	347,009	27,687	10,959	0	0	0	0	2	31.47	
300,001	10	400,000	(16)	Number	113	54	109	0	0	0	0	0	2	31.47	
300,001	10	400,000	(17)	\$ of Liability	38,537,459	18,064,307	37,652,496	2,389,931	0	0	0	0	2	31.47	
300,001	10	400,000	(18)	Fees	15,193	94,191	7,753	10,103	0	0	0	0	2	31.47	
400,001	10	500,000	(19)	Number	36	43	36	0	0	0	0	0	2	31.47	
400,001	10	500,000	(20)	\$ of Liability	15,523,626	12,762,618	19,547,898	2,186,448	0	0	0	0	2	31.47	
400,001	10	500,000	(21)	Fees	51,063	59,430	3,649	3,649	0	0	0	0	2	31.47	
500,001	10	1,000,000	(22)	Number	73	43	37	3	0	0	0	0	2	2,280	
500,001	10	1,000,000	(23)	\$ of Liability	51,037,328	26,328,692	29,986,828	2,391,120	0	0	0	0	2	2,280	
500,001	10	1,000,000	(24)	Fees	207,501	111,180	6,887	8,286	0	0	0	0	2	2,280	
1,000,001	10	2,000,000	(25)	Number	43	28	43	0	0	0	0	0	2	5,538	
1,000,001	10	2,000,000	(26)	\$ of Liability	62,061,255	43,462,579	62,928,166	2,542,12	0	0	0	0	2	5,538	
1,000,001	10	2,000,000	(27)	Fees	145,931	145,771	6,193	0	0	0	0	0	2	5,538	
2,000,001	10	5,000,000	(28)	Number	41	19	19	0	0	0	0	0	2	2,280	
2,000,001	10	5,000,000	(29)	\$ of Liability	136,511,744	88,411,708	55,065,581	4,520,000	0	0	0	0	2	2,280	
2,000,001	10	5,000,000	(30)	Fees	298,075	237,077	15,423	9,304	0	0	0	0	2	2,280	
5,000,001	10	7,000,000	(31)	Number	9	7	8	0	0	0	0	0	2	10,645	
5,000,001	10	7,000,000	(32)	\$ of Liability	92,440,327	38,772,653	42,916,327	0	0	0	0	0	2	10,645	
5,000,001	10	7,000,000	(33)	Fees	62,150	60,038	10	0	0	0	0	0	2	10,645	
7,000,001	10	10,000,000	(34)	Number	7	5	10	2	0	0	0	0	2	10,645	
7,000,001	10	10,000,000	(35)	\$ of Liability	78,891,724	40,319,950	62,960,938	18,077,982	16,988,131	0	0	0	0	2	10,645
10,000,001	10	15,000,000	(36)	Fees	107,283	107,087	1,930	31,047	18,217	0	0	0	0	2	10,645
10,000,001	10	15,000,000	(37)	Number	2	3	13	0	0	0	0	0	2	10,645	
10,000,001	10	15,000,000	(38)	\$ of Liability	26,585,592	36,787,176	189,621,698	0	0	0	0	0	2	10,645	
15,000,001	10	20,000,000	(39)	Fees	1,135	68,362	23,267	0	0	0	0	0	2	10,645	
15,000,001	10	20,000,000	(40)	Number	1	11	11	0	0	0	0	0	2	10,645	
15,000,001	10	20,000,000	(41)	\$ of Liability	47,12,291	18,956,763	205,591,411	0	0	0	0	0	2	10,645	
20,000,001	10	25,000,000	(42)	Fees	31,950	20,830	0	0	0	0	0	0	2	10,645	
20,000,001	10	25,000,000	(43)	Number	0	0	0	0	0	0	0	0	2	10,645	
25,000,001	10	50,000,000	(44)	\$ of Liability	0	0	0	0	0	0	0	0	2	10,645	
25,000,001	10	50,000,000	(45)	Fees	0	0	0	0	0	0	0	0	2	10,645	
50,000,001	10	75,000,000	(46)	Number	0	0	0	0	0	0	0	0	2	10,645	
50,000,001	10	75,000,000	(47)	\$ of Liability	0	0	0	0	0	0	0	0	2	10,645	
50,000,001	10	75,000,000	(48)	Fees	0	0	0	0	0	0	0	0	2	10,645	
75,000,001	10	100,000,000	(49)	Number	0	0	0	0	0	0	0	0	2	10,645	
75,000,001	10	100,000,000	(50)	\$ of Liability	0	0	0	0	0	0	0	0	2	10,645	
75,000,001	10	100,000,000	(51)	Fees	0	0	0	0	0	0	0	0	2	10,645	
100,000,001	10	150,000,000	(52)	Number	0	0	0	0	0	0	0	0	2	10,645	
100,000,001	10	150,000,000	(53)	\$ of Liability	0	0	0	0	0	0	0	0	2	10,645	
100,000,001	10	150,000,000	(54)	Fees	0	0	0	0	0	0	0	0	2	10,645	
ALL POLICIES			(55)	Number	0	0	0	0	0	0	0	0	2	10,645	
ALL POLICIES			(56)	\$ of Liability	1,299,913,114	868,811,668	1,344,370,928	59,014,551	37,111,955	0	0	0	2	10,645	
ALL POLICIES			(57)	Fees	5,535,116	3,117,076	5,222,504	21,159	40,197	0	0	0	2	10,645	

EXHIBIT M

2002 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT

POLICY REPORT

ALL SYSTEMS COMBINED

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Liability Range		Homeowner's Policy Rate Sec. 5.17A	Release Rate Sec. 5.3	Owners Simultaneous Issue (no charge) Sec. 5.5D	Homeowner's Simultaneous Issue Sec. 5.17C	Leasedhold Simultaneous Issue Sec. 5.5D	Substitution/Condominium Rate Sec. 5.2	Community Renewment Rate Sec. 5.12	Approved Attorney Rate Sec. 5.18	
0	10	30,000	(1)	Number	22,417,429	0	242	5	0	0
			(2)	\$ of Liability	22,417,429	0	4,459,903	98,432	0	0
30,001	10	45,000	(3)	Number	5,116	0	88,086	0	0	0
			(4)		5,116	0	0	0	0	0
			(5)	\$ of Liability	20,255,759	0	7,519,770	86,435	0	0
45,001	10	100,000	(6)	Fees	3,420	0	82,428	0	0	0
			(7)	Number	3,316	0	94,933	14	0	0
			(8)	\$ of Liability	252,573,162	0	71,057,175	652,054	0	0
100,001	10	200,000	(9)	Fees	2,265,633	0	590,126	0	0	0
			(10)	Number	1,043,320	0	1,351	10	0	0
			(11)	\$ of Liability	461,043,320	0	223,459,433	1,626,356	0	0
200,001	10	300,000	(12)	Fees	3,414,633	0	1,496,683	0	0	0
			(13)	Number	1,652,083	0	167,039	13	0	0
			(14)	\$ of Liability	294,022,515	0	186,198	0	0	0
300,001	10	400,000	(15)	Fees	1,852,985	0	940,986	110	0	0
			(16)	Number	3,771	0	263	2	0	0
			(17)	\$ of Liability	126,695,985	0	97,259,265	840,875	0	0
400,001	10	500,000	(18)	Fees	77,312	0	597,967	0	0	0
			(19)	Number	1,010	0	0	0	0	0
			(20)	\$ of Liability	48,432,152	0	38,723,942	2,558,215	0	0
500,001	10	1,000,000	(21)	Fees	282,000	0	0	0	0	0
			(22)	Number	170	0	163,773	7	0	0
			(23)	\$ of Liability	117,512,162	0	5,298	15	0	0
1,000,001	10	2,000,000	(24)	Fees	56,521	0	0	0	0	0
			(25)	Number	64	0	202,400	0	0	0
			(26)	\$ of Liability	81,377,734	0	52,357,350	7,245,413	0	0
2,000,001	10	5,000,000	(27)	Fees	36,1520	0	19,469	0	0	0
			(28)	Number	21	0	0	0	0	0
			(29)	\$ of Liability	63,971,127	0	0	0	0	0
5,000,001	10	7,000,000	(30)	Fees	20,7915	0	113,470,360	24,560,610	0	0
			(31)	Number	5	0	33,930	0	0	0
			(32)	\$ of Liability	28,545,168	0	0	0	0	0
7,000,001	10	10,000,000	(33)	Fees	73,3897	0	26,062,450	30,15,960	0	0
			(34)	Number	11	0	64,929	0	0	0
			(35)	\$ of Liability	81,411,980	0	0	0	0	0
10,000,001	10	15,000,000	(36)	Fees	21,633	0	10,081,111	35,081,212	0	0
			(37)	Number	13	0	0	0	0	0
			(38)	\$ of Liability	154,341,515	0	0	0	0	0
15,000,001	10	20,000,000	(39)	Fees	32,537	0	0	0	0	0
			(40)	Number	13	0	124,005	7	0	0
			(41)	\$ of Liability	227,132,377	0	0	0	0	0
20,000,001	10	25,000,000	(42)	Fees	44,078	0	128,231,824	0	0	0
			(43)	Number	0	0	2,914,42	0	0	0
			(44)	\$ of Liability	0	0	0	0	0	0
25,000,001	10	30,000,000	(45)	Fees	0	0	55,416	0	0	0
			(46)	Number	0	0	0	0	0	0
			(47)	\$ of Liability	0	0	0	0	0	0
50,000,001	10	75,000,000	(48)	Fees	0	0	98,496,165	105,002	0	0
			(49)	Number	1	0	0	0	0	0
			(50)	\$ of Liability	61,303,865	0	0	0	0	0
75,000,001	10	100,000,000	(51)	Fees	63,880	0	0	0	0	0
			(52)	Number	0	0	0	0	0	0
			(53)	\$ of Liability	0	0	0	0	0	0
100,000,001	10	and above	(54)	Fees	0	0	0	0	0	0
			(55)	Number	0	0	0	0	0	0
			(56)	\$ of Liability	0	0	0	0	0	0
All Policies			(57)	Fees	0	0	0	0	0	0
			(58)	Number	10,673	0	4,168	72	0	0
			(59)	\$ of Liability	2,089,023,358	0	109,433,627	398	0	0
			(60)	Fees	11,680,814	0	5,152,253	268,393	0	0

Liability Range	MORTGAGE POLICIES										Approved Attorney Rate, Sec. 5.18
	Basic Rate, Sec. 5.5	Expanded Coverage, (115% of \$200) Sec. 5.17.B	Basic Policy Rate, Sec. 5.3	Residue Rate, Sec. 5.3	Simultaneous Issue, Sec. 5.5.D	Simultaneous (no charge), Sec. 5.17.C	Substitution or Refinance or Loan, Sec. 5.6	Construction Loan, Sec. 5.7	Community Refinancing, Sec. 5.12	ALTA Short Form Residential Loan Policy Rate, Sec. 5.15	
0 to 10	30,000	1)	Number	7,056,979	285	0	1,416,523	12,985,194	0	243,149	0
		2)	Number	39,007,076	0	0	23,139	12,197	0	3,134	0
30,001 to 40,000	45,000	3)	Number	522	0	0	1,139	8,616	0	0	1,969,171
		4)	Number	20,189,650	0	0	5,471,449	32,544,426	0	0	27,779
45,001 to 50,000	50,000	5)	Number	23,347	0	0	58,608	35,428	0	0	57
		6)	Number	1,591	0	0	9,359	0	0	0	7,544,426
50,001 to 60,000	60,000	7)	Number	185,834,985	1,773	0	310,829,795	4,219	0	0	509,904
		8)	Number	185,834,985	0	0	135,828,533	1,773	0	0	2,457
60,001 to 70,000	70,000	9)	Number	1,072,985	0	0	1,072,985	0	0	0	2,315
		10)	Number	20,056,060	0	0	2,189	4,004	0	0	2,807,953
70,001 to 80,000	80,000	11)	Number	235,511,466	0	0	302,803,800	578,343,051	0	0	86,594,896
		12)	Number	1,804,402	0	0	1,977,635	95,594	0	0	7,126
80,001 to 90,000	90,000	13)	Number	300	0	0	502	1,210	0	0	10,273
		14)	Number	62,943,864	0	0	122,611,656	283,423,688	0	0	25,386
90,001 to 100,000	100,000	15)	Number	10,119	0	0	689,169	26,278	0	0	16
		16)	Number	1,129	0	0	0	0	0	0	3,921,930
100,001 to 110,000	110,000	17)	Number	30,381,347	0	0	44,547,154	75,153,423	0	0	3,062,834
		18)	Number	17,834,944	0	0	226,478	4,288	0	0	11,989
110,001 to 120,000	120,000	19)	Number	44	0	0	0	0	0	0	28,323,059
		20)	Number	20,301,033	0	0	21,533,239	35,240,324	0	0	3,221,932
120,001 to 130,000	130,000	21)	Number	11,661	0	0	0	0	0	0	9,805
		22)	Number	1,487	0	0	0	0	0	0	16,445,3
130,001 to 140,000	140,000	23)	Number	49,354,15	0	0	51,311,197	69,108,810	0	0	993,973
		24)	Number	23,058	0	0	237,984	1,450	0	0	2,921
140,001 to 150,000	150,000	25)	Number	517	0	0	0	0	0	0	39,447,01
		26)	Number	74,802,371	0	0	69,511,932	90,526,950	0	0	187,949
150,001 to 160,000	160,000	27)	Number	30,172	0	0	284,223	1,470	0	0	180,604
		28)	Number	5,124	0	0	0	0	0	0	4,455,003
160,001 to 170,000	170,000	29)	Number	115,133,93	0	0	1,131	32	0	0	14,175
		30)	Number	33,927	0	0	104,659,338	91,562,392	0	0	0
170,001 to 180,000	180,000	31)	Number	62	0	0	3,019	0	0	0	5,645,40
		32)	Number	57,872	0	0	37,411,191	17	0	0	13,381
180,001 to 190,000	190,000	33)	Number	13	0	0	62,375,621	2	0	0	0
		34)	Number	61,316	0	0	0	0	0	0	0
190,001 to 200,000	200,000	35)	Number	97,633,71	0	0	0	0	0	0	0
		36)	Number	55,299,66	0	0	55,299,66	0	0	0	0
200,001 to 210,000	210,000	37)	Number	14,915	0	0	104,181,732	0	0	0	0
		38)	Number	12,139,504	0	0	12	16	0	0	0
210,001 to 220,000	220,000	39)	Number	21,637	0	0	140,595,697	189,977,476	0	0	0
		40)	Number	0	0	0	209,361	0	0	0	0
220,001 to 230,000	230,000	41)	Number	0	0	0	0	0	0	0	0
		42)	Number	0	0	0	282,028,521	0	0	0	0
230,001 to 240,000	240,000	43)	Number	0	0	0	0	0	0	0	0
		44)	Number	0	0	0	0	0	0	0	0
240,001 to 250,000	250,000	45)	Number	0	0	0	45,995,725	0	0	0	0
		46)	Number	0	0	0	63,241	0	0	0	0
250,001 to 260,000	260,000	47)	Number	0	0	0	0	0	0	0	0
		48)	Number	0	0	0	257,799,872	115,945,872	0	0	0
260,001 to 270,000	270,000	49)	Number	0	0	0	207,722	0	0	0	0
		50)	Number	0	0	0	0	0	0	0	0
270,001 to 280,000	280,000	51)	Number	0	0	0	0	0	0	0	0
		52)	Number	0	0	0	0	0	0	0	0
280,001 to 290,000	290,000	53)	Number	0	0	0	0	0	0	0	0
		54)	Number	0	0	0	0	0	0	0	0
290,001 to 300,000	300,000	55)	Number	0	0	0	0	0	0	0	0
		56)	Number	0	0	0	0	0	0	0	0
ALL POLICIES		57)	Number	0	0	0	0	0	0	0	0
		58)	Number	5,954	0	0	0	0	0	0	0
		59)	Number	1,095,517	0	0	1,398,397	1,513	0	0	4,853
		60)	Number	6,183,714	0	0	5,707,754	2,393,257	0	0	142
			Fees	6,183,714	0	0	2,222,693	48,052,670	0	0	37,977,337
					0	0	0	66,377	0	0	2,478,928
						0	0	0	0	0	8,1945

EXHIBIT N

POLICY REPORT

ALL SYSTEMS COMBINED

OWNERS AND LEASERHOLD POLICIES									
Leability Range	Basic Rate Sec. 5.1 & 5.2	Homestead's Policy Rate Sec. 5.17A	Resale Rate Sec. 5.3	Owners Simultaneous Issue (no change) Sec. 5.5D	Homestead's Simultaneous Issue (no change) Sec. 5.17C	Leashed Simultaneous Issue (no change) Sec. 5.5.2	Subsidized/ Condominium Sec. 5.4	Community Reinvestment Act Rate Sec. 5.12	Approved Attorney Rate Sec. 5.18
0	10	30,000	(1)	Number 890	14,215,156 333,340	42,495 3,178	3,603,351 70,352	0	0
30,001	10	45,000	(2)	Number 434	16,794,403 21,125	0	6,494,493 70,013	0	0
45,001	10	180,000	(3)	Number 1,920	142,161,128 1,365,685	13	877,987 7,243	56,484,097 454,458	3,852,146 18,784
180,001	10	280,000	(4)	Number 1,611	384,114,681 2,391,178	21	3,677,669 28,211	158,655,226 1,249,523	21,981,319 7,795
280,001	10	300,000	(5)	Number 1,239	316,641,370 2,064,310	35	548 41,007	133,774,088 755,775	35,924,535 0
300,001	10	400,000	(6)	Number 4,177	129,522,624 9,021,625	40	19 4,177,130	69,219,862 41,450	19,130,701 56,314
400,001	10	500,000	(7)	Number 19	5,946,031 4,177,130	46	0	309,761 10,353,431	55 0
500,001	10	1,000,000	(8)	Number 22	83,013,926 52,254	56	0	0 63,180	50 0
1,000,001	10	2,000,000	(9)	Number 225	167,332,119 100,477	59	78	0 0	0 0
2,000,001	10	5,000,000	(10)	Number 225	200,932,005 86,456	64	0	56,195,543 156,982	0 0
5,000,001	10	10,000,000	(11)	Number 81	417,130 302,093,323	72	0	0 0	0 0
10,000,001	10	7,000,000	(12)	Number 114,3563	2,065,877 1,195,568	77	188,053,520 54,14	0 0	0 0
7,000,001	10	10,000,000	(13)	Number 325	130,399,742 54,4781	78	0	0 0	0 0
10,000,001	10	15,000,000	(14)	Number 39	55,984,778 225,768	82	0	0 0	0 0
15,000,001	10	20,000,000	(15)	Number 325	362,764,958 1,355,056	87	0	0 0	0 0
20,000,001	10	25,000,000	(16)	Number 325	15,000,000 1,355,056	92	0	0 0	0 0
25,000,001	10	50,000,000	(17)	Number 45	285,934,768 55,6771	97	11	0 0	0 0
50,000,001	10	75,000,000	(18)	Number 45	13,815,555 282,649	102	12,721,800 20,474	0 0	0 0
75,000,001	10	100,000,000	(19)	Number 65	128,018,959 16,5337	107	5	131,981,520 20	0 0
100,000,001	10	and above	(20)	Number 65	122,020,591 122,020,591	112	0	0 0	0 0
ALL POLICIES				Number 65	5,872,571,956 3,415,250	117	0	0 0	0 0
				Number 65	9,719,803,359 10,122,265	122	3,499 1,570,209,425 3,415,710	0 0	0 0
				Fees 65	2,228,695,425 5,072,285	127	0	0 0	0 0
						1,945,262		207,821,351 989	

ALL SYSTEMS COMBINED

Liability Range	MORTGAGE POLICIES									
	Basic Rate Sec. 5.5		Extended Coverage Lender Policy Rate (15% - 52%) Sec. 5.17 B		Release Rate Sec. 5.3		Simultaneous Issue (no charge) Sec. 5.5 D		Expanded Coverage Simultaneous Issue (no charge) Sec. 5.17 C	
0	10	30,000	105	0	105	41	426	29	29	0
30,001	10	45,000	111	0	933.924	41	7,159.932	0	0	0
45,001	10	100,000	243	0	15,415	41	3,067	47.5	2,389.000	41,921.500
100,001	10	200,000	486	0	18,231	51	1,935.512	0	0	0
200,001	10	300,000	729	0	21,919	51	1,761.000	0	0	0
300,001	10	300,000	972	0	21,919	51	1,761.000	0	0	0
300,001	10	400,000	1,311	0	21,919	51	1,761.000	0	0	0
400,001	10	500,000	1,651	0	21,919	51	1,761.000	0	0	0
500,001	10	600,000	2,091	0	21,919	51	1,761.000	0	0	0
600,001	10	700,000	2,531	0	21,919	51	1,761.000	0	0	0
700,001	10	800,000	2,971	0	21,919	51	1,761.000	0	0	0
800,001	10	900,000	3,411	0	21,919	51	1,761.000	0	0	0
900,001	10	1,000,000	3,851	0	21,919	51	1,761.000	0	0	0
1,000,001	10	1,200,000	4,291	0	21,919	51	1,761.000	0	0	0
1,200,001	10	1,400,000	4,731	0	21,919	51	1,761.000	0	0	0
1,400,001	10	1,600,000	5,171	0	21,919	51	1,761.000	0	0	0
1,600,001	10	1,800,000	5,611	0	21,919	51	1,761.000	0	0	0
1,800,001	10	2,000,000	6,051	0	21,919	51	1,761.000	0	0	0
2,000,001	10	2,200,000	6,491	0	21,919	51	1,761.000	0	0	0
2,200,001	10	2,400,000	6,931	0	21,919	51	1,761.000	0	0	0
2,400,001	10	2,600,000	7,371	0	21,919	51	1,761.000	0	0	0
2,600,001	10	2,800,000	7,811	0	21,919	51	1,761.000	0	0	0
2,800,001	10	3,000,000	8,251	0	21,919	51	1,761.000	0	0	0
3,000,001	10	3,200,000	8,691	0	21,919	51	1,761.000	0	0	0
3,200,001	10	3,400,000	9,131	0	21,919	51	1,761.000	0	0	0
3,400,001	10	3,600,000	9,571	0	21,919	51	1,761.000	0	0	0
3,600,001	10	3,800,000	10,011	0	21,919	51	1,761.000	0	0	0
3,800,001	10	4,000,000	10,451	0	21,919	51	1,761.000	0	0	0
4,000,001	10	4,200,000	10,891	0	21,919	51	1,761.000	0	0	0
4,200,001	10	4,400,000	11,331	0	21,919	51	1,761.000	0	0	0
4,400,001	10	4,600,000	11,771	0	21,919	51	1,761.000	0	0	0
4,600,001	10	4,800,000	12,211	0	21,919	51	1,761.000	0	0	0
4,800,001	10	5,000,000	12,651	0	21,919	51	1,761.000	0	0	0
5,000,001	10	5,200,000	13,091	0	21,919	51	1,761.000	0	0	0
5,200,001	10	5,400,000	13,531	0	21,919	51	1,761.000	0	0	0
5,400,001	10	5,600,000	13,971	0	21,919	51	1,761.000	0	0	0
5,600,001	10	5,800,000	14,411	0	21,919	51	1,761.000	0	0	0
5,800,001	10	6,000,000	14,851	0	21,919	51	1,761.000	0	0	0
6,000,001	10	6,200,000	15,291	0	21,919	51	1,761.000	0	0	0
6,200,001	10	6,400,000	15,731	0	21,919	51	1,761.000	0	0	0
6,400,001	10	6,600,000	16,171	0	21,919	51	1,761.000	0	0	0
6,600,001	10	6,800,000	16,611	0	21,919	51	1,761.000	0	0	0
6,800,001	10	7,000,000	17,051	0	21,919	51	1,761.000	0	0	0
7,000,001	10	7,200,000	17,491	0	21,919	51	1,761.000	0	0	0
7,200,001	10	7,400,000	17,931	0	21,919	51	1,761.000	0	0	0
7,400,001	10	7,600,000	18,371	0	21,919	51	1,761.000	0	0	0
7,600,001	10	7,800,000	18,811	0	21,919	51	1,761.000	0	0	0
7,800,001	10	8,000,000	19,251	0	21,919	51	1,761.000	0	0	0
8,000,001	10	8,200,000	19,691	0	21,919	51	1,761.000	0	0	0
8,200,001	10	8,400,000	20,131	0	21,919	51	1,761.000	0	0	0
8,400,001	10	8,600,000	20,571	0	21,919	51	1,761.000	0	0	0
8,600,001	10	8,800,000	21,011	0	21,919	51	1,761.000	0	0	0
8,800,001	10	9,000,000	21,451	0	21,919	51	1,761.000	0	0	0
9,000,001	10	9,200,000	21,891	0	21,919	51	1,761.000	0	0	0
9,200,001	10	9,400,000	22,331	0	21,919	51	1,761.000	0	0	0
9,400,001	10	9,600,000	22,771	0	21,919	51	1,761.000	0	0	0
9,600,001	10	9,800,000	23,211	0	21,919	51	1,761.000	0	0	0
9,800,001	10	10,000,000	23,651	0	21,919	51	1,761.000	0	0	0
10,000,001	10	10,200,000	24,091	0	21,919	51	1,761.000	0	0	0
10,200,001	10	10,400,000	24,531	0	21,919	51	1,761.000	0	0	0
10,400,001	10	10,600,000	24,971	0	21,919	51	1,761.000	0	0	0
10,600,001	10	10,800,000	25,411	0	21,919	51	1,761.000	0	0	0
10,800,001	10	11,000,000	25,851	0	21,919	51	1,761.000	0	0	0
11,000,001	10	11,200,000	26,291	0	21,919	51	1,761.000	0	0	0
11,200,001	10	11,400,000	26,731	0	21,919	51	1,761.000	0	0	0
11,400,001	10	11,600,000	27,171	0	21,919	51	1,761.000	0	0	0
11,600,001	10	11,800,000	27,611	0	21,919	51	1,761.000	0	0	0
11,800,001	10	12,000,000	28,051	0	21,919	51	1,761.000	0	0	0
12,000,001	10	12,200,000	28,491	0	21,919	51	1,761.000	0	0	0
12,200,001	10	12,400,000	28,931	0	21,919	51	1,761.000	0	0	0
12,400,001	10	12,600,000	29,371	0	21,919	51	1,761.000	0	0	0
12,600,001	10	12,800,000	29,811	0	21,919	51	1,761.000	0	0	0
12,800,001	10	13,000,000	30,251	0	21,919	51	1,761.000	0	0	0
13,000,001	10	13,200,000	30,691	0	21,919	51	1,761.000	0	0	0
13,200,001	10	13,400,000	31,131	0	21,919	51	1,761.000	0	0	0
13,400,001	10	13,600,000	31,571	0	21,919	51	1,761.000	0	0	0
13,600,001	10	13,800,000	32,011	0	21,919	51	1,761.000	0	0	0
13,800,001	10	14,000,000	32,451	0	21,919	51	1,761.000	0	0	0
14,000,001	10	14,200,000	32,891	0	21,919	51	1,761.000	0	0	0
14,200,001	10	14,400,000	33,331	0	21,919	51	1,761.000	0	0	0
14,400,001	10	14,600,000	33,771	0	21,919	51	1,761.000	0	0	0
14,600,001	10	14,800,000	34,211	0	21,919	51	1,761.000	0	0	0
14,800,001	10	15,000,000	34,651	0	21,919	51	1,761.000	0	0	0
15,000,001	10	15,200,000	35,091	0	21,919	51	1,761.000	0	0	0
15,200,001	10	15,400,000	35,531	0	21,919	51	1,761.000	0	0	0
15,400,001	10	15,600,000	35,971	0	21,919	51	1,761.000	0	0	0
15,600,001	10	15,800,000	36,411	0	21,919	51	1,761.000	0	0	0
15,800,001	10	16,000,000	36,851	0	21,919	51	1,761.000	0	0	0
16,000,001	10	16,200,000	37,291	0	21,919	51	1,761.000	0	0	0
16,200,001	10	16,400,000	37,731	0	21,919	51	1,761.000	0	0	0
16,400,001	10	16,600,000	38,171	0	21,919	51	1,761.000	0	0	0
16,600,001	10	16,800,000	38,611	0	21,919	51	1,761.000	0	0	0
16,800,001	10	17,000,000	39,051	0	21,919	51	1,761.000	0	0	0
17,000,001	10	17,200,000	39,491	0	21,919	51	1,761.000	0	0	0
17,200,001	10	17,400,000	39,931	0	21,919	51	1,761.000	0	0	0
17,400,001	10	17,600,000	40,371	0	21,919	51	1,761.000	0	0	0
17,600,001	10	17,800,000	40,811	0	21,919	51	1,761.000	0	0	0
17,800,001	10	18,000,000	41,251	0	21,919	51	1,761.000	0	0	0
18,000,001	10	18,200,000	41,691	0	21,919	51	1,761.000	0	0	0
18,200,001	10	18,400,000	42,131	0	21,919	51	1,761.000	0	0	0
18,400,001	10	18,600,000	42,571	0	21,919	51	1,761.000	0	0	0
18,600,001	10	18,800,000	43,011	0	21,919	51	1,761.000	0	0	0
18,800,001	10	19,000,000	43,451	0	21,919	51	1,761.000	0	0	0
19,000,001	10	19,200,000	43,891	0	21,919	51	1,761.000	0	0	0
19,200,001	10	19,400,000	44,331	0	21,919	51	1,761.000	0	0	0
19,400,001	10	19,600,000	44,771	0	21,919	51	1,761.000	0	0	0
19,600,001	10	19,800,000	45,211	0	21,919	51	1,761.000	0	0	0
19,800,001	10	20,000,000	45,651	0	21,919	51	1,761.000	0	0	0
20,000,001	10	20,200,000	46,091	0	21,919	51	1,761.000	0	0	0
20,200,001	10	20,400,000	46,531	0	21,919	51				

EXHIBIT O

Liability Range	OWNERS AND LEASEHOLD POLICIES									
	Basic Rate Sec. 5, 1.5.2	Homeowners Policy Rate Sec. 5.17A	Riskless Rate Sec. 5.3	Owners Simultaneous Issue (no charge)	Homeowners Simultaneous Issue (no charge)	Leasehold Simultaneous Issue (no charge)	Substitution Conformity Rate Sec. 5.4	Community Reinvestment Act Rate Sec. 5.12	Approved Attorney Rate Sec. 5.18	
0	0	30,000	0	0	0	0	0	0	0	44
10	0	0	0	0	0	0	0	0	0	45
30,001	10	45,000	0	0	0	0	0	0	0	45
45,001	10	100,000	0	0	0	0	0	0	0	46
100,001	10	200,000	0	0	0	0	0	0	0	47
100,001	10	300,000	0	0	0	0	0	0	0	48
300,001	10	400,000	0	0	0	0	0	0	0	49
400,001	10	500,000	0	0	0	0	0	0	0	50
500,001	10	5,000,000	0	0	0	0	0	0	0	51
5,000,001	10	10,000,000	0	0	0	0	0	0	0	52
10,000,001	10	20,000,000	0	0	0	0	0	0	0	53
20,000,001	10	50,000,000	0	0	0	0	0	0	0	54
50,000,001	10	75,000,000	0	0	0	0	0	0	0	55
75,000,001	10	100,000,000	0	0	0	0	0	0	0	56
100,000,001	10	150,000,000	0	0	0	0	0	0	0	57
150,000,001	10	200,000,000	0	0	0	0	0	0	0	58
200,000,001	10	250,000,000	0	0	0	0	0	0	0	59
250,000,001	10	300,000,000	0	0	0	0	0	0	0	60
300,000,001	10	350,000,000	0	0	0	0	0	0	0	61
350,000,001	10	400,000,000	0	0	0	0	0	0	0	62
400,000,001	10	450,000,000	0	0	0	0	0	0	0	63
450,000,001	10	500,000,000	0	0	0	0	0	0	0	64
500,000,001	10	550,000,000	0	0	0	0	0	0	0	65
550,000,001	10	600,000,000	0	0	0	0	0	0	0	66
600,000,001	10	650,000,000	0	0	0	0	0	0	0	67
650,000,001	10	700,000,000	0	0	0	0	0	0	0	68
700,000,001	10	750,000,000	0	0	0	0	0	0	0	69
750,000,001	10	800,000,000	0	0	0	0	0	0	0	70
800,000,001	10	850,000,000	0	0	0	0	0	0	0	71
850,000,001	10	900,000,000	0	0	0	0	0	0	0	72
900,000,001	10	950,000,000	0	0	0	0	0	0	0	73
950,000,001	10	1,000,000,000	0	0	0	0	0	0	0	74
1,000,000,001	10	1,050,000,000	0	0	0	0	0	0	0	75
1,050,000,001	10	1,100,000,000	0	0	0	0	0	0	0	76
1,100,000,001	10	1,150,000,000	0	0	0	0	0	0	0	77
1,150,000,001	10	1,200,000,000	0	0	0	0	0	0	0	78
1,200,000,001	10	1,250,000,000	0	0	0	0	0	0	0	79
1,250,000,001	10	1,300,000,000	0	0	0	0	0	0	0	80
1,300,000,001	10	1,350,000,000	0	0	0	0	0	0	0	81
1,350,000,001	10	1,400,000,000	0	0	0	0	0	0	0	82
1,400,000,001	10	1,450,000,000	0	0	0	0	0	0	0	83
1,450,000,001	10	1,500,000,000	0	0	0	0	0	0	0	84
1,500,000,001	10	1,550,000,000	0	0	0	0	0	0	0	85
1,550,000,001	10	1,600,000,000	0	0	0	0	0	0	0	86
1,600,000,001	10	1,650,000,000	0	0	0	0	0	0	0	87
1,650,000,001	10	1,700,000,000	0	0	0	0	0	0	0	88
1,700,000,001	10	1,750,000,000	0	0	0	0	0	0	0	89
1,750,000,001	10	1,800,000,000	0	0	0	0	0	0	0	90
1,800,000,001	10	1,850,000,000	0	0	0	0	0	0	0	91
1,850,000,001	10	1,900,000,000	0	0	0	0	0	0	0	92
1,900,000,001	10	1,950,000,000	0	0	0	0	0	0	0	93
1,950,000,001	10	2,000,000,000	0	0	0	0	0	0	0	94
2,000,000,001	10	2,050,000,000	0	0	0	0	0	0	0	95
2,050,000,001	10	2,100,000,000	0	0	0	0	0	0	0	96
2,100,000,001	10	2,150,000,000	0	0	0	0	0	0	0	97
2,150,000,001	10	2,200,000,000	0	0	0	0	0	0	0	98
2,200,000,001	10	2,250,000,000	0	0	0	0	0	0	0	99
2,250,000,001	10	2,300,000,000	0	0	0	0	0	0	0	100
2,300,000,001	10	2,350,000,000	0	0	0	0	0	0	0	101
2,350,000,001	10	2,400,000,000	0	0	0	0	0	0	0	102
2,400,000,001	10	2,450,000,000	0	0	0	0	0	0	0	103
2,450,000,001	10	2,500,000,000	0	0	0	0	0	0	0	104
2,500,000,001	10	2,550,000,000	0	0	0	0	0	0	0	105
2,550,000,001	10	2,600,000,000	0	0	0	0	0	0	0	106
2,600,000,001	10	2,650,000,000	0	0	0	0	0	0	0	107
2,650,000,001	10	2,700,000,000	0	0	0	0	0	0	0	108
2,700,000,001	10	2,750,000,000	0	0	0	0	0	0	0	109
2,750,000,001	10	2,800,000,000	0	0	0	0	0	0	0	110
2,800,000,001	10	2,850,000,000	0	0	0	0	0	0	0	111
2,850,000,001	10	2,900,000,000	0	0	0	0	0	0	0	112
2,900,000,001	10	2,950,000,000	0	0	0	0	0	0	0	113
2,950,000,001	10	3,000,000,000	0	0	0	0	0	0	0	114
3,000,000,001	10	3,050,000,000	0	0	0	0	0	0	0	115
3,050,000,001	10	3,100,000,000	0	0	0	0	0	0	0	116
3,100,000,001	10	3,150,000,000	0	0	0	0	0	0	0	117
3,150,000,001	10	3,200,000,000	0	0	0	0	0	0	0	118
3,200,000,001	10	3,250,000,000	0	0	0	0	0	0	0	119
3,250,000,001	10	3,300,000,000	0	0	0	0	0	0	0	120
3,300,000,001	10	3,350,000,000	0	0	0	0	0	0	0	121
3,350,000,001	10	3,400,000,000	0	0	0	0	0	0	0	122
3,400,000,001	10	3,450,000,000	0	0	0	0	0	0	0	123
3,450,000,001	10	3,500,000,000	0	0	0	0	0	0	0	124
3,500,000,001	10	3,550,000,000	0	0	0	0	0	0	0	125
3,550,000,001	10	3,600,000,000	0	0	0	0	0	0	0	126
3,600,000,001	10	3,650,000,000	0	0	0	0	0	0	0	127
3,650,000,001	10	3,700,000,000	0	0	0	0	0	0	0	128
3,700,000,001	10	3,750,000,000	0	0	0	0	0	0	0	129
3,750,000,001	10	3,800,000,000	0	0	0	0	0	0	0	130
3,800,000,001	10	3,850,000,000	0	0	0	0	0	0	0	131
3,850,000,001	10	3,900,000,000	0	0	0	0	0	0	0	132
3,900,000,001	10	3,950,000,000	0	0	0	0	0	0	0	133
3,950,000,001	10	4,000,000,000	0	0	0	0	0	0	0	134
4,000,000,001	10	4,050,000,000	0	0	0	0	0	0	0	135
4,050,000,001	10	4,100,000,000	0	0	0	0	0	0	0	136
4,100,000,001	10	4,150,000,000	0	0	0	0	0	0	0	137
4,150,000,001	10	4,200,000,000	0	0	0	0	0	0	0	138
4,200,000,001	10	4,250,000,000	0	0	0	0	0	0	0	139
4,250,000,001	10	4,300,000,000	0	0	0	0	0	0	0	140
4,300,000,001	10	4,350,000,000	0	0	0	0	0	0	0	141
4,350,000,001	10	4,400,000,000	0	0	0	0	0	0	0	142
4,400,000,001	10	4,450,000,000	0	0	0	0	0	0	0	143
4,450,000,001	10	4,500,000,000	0	0	0	0	0	0	0	144
4,500,000,001	10	4,550,000,000	0	0	0	0	0	0	0	145
4,550,000,001	10	4,600,000,000	0	0	0	0	0	0	0	146
4,600,000,001	10	4,650,000,000	0	0	0	0	0	0	0	147
4,650,000,001	10	4,700,000,000	0	0	0	0	0	0	0	148
4,700,000,001	10	4,750,000,000	0	0	0	0	0	0	0	149
4,750,000,001	10	4,800,000,000	0	0	0	0	0	0	0	150
4,800,000,001	10	4,850,000,000	0	0	0	0	0	0	0	151
4,850,000,001	10	4,900,000,000	0	0	0	0	0	0	0	152
4,900,000,001	10	4,950,000,000	0</td							

MORTGAGE POLICIES											
Liability Range		Expanded Coverage Under Policy Rate (Sec. 5.17 B)		Simultaneous Issue (no charge)		Expanded Coverage Simultaneous Issue (no charge)		Refinancing of Substitution Loan Rate		Construction Loan Take-out Rate	
Basic Rate Sec. 5.5		Release Rate Sec. 5.3		Sec. 5.50		Sec. 5.17 C		Sec. 5.6		Sec. 5.7	
0	10	30,000	(1)	Number	116	0	28	21	0	0	0
30,001	10	45,000	(2)	\$ of Liability	2,952,344	0	637,982	40	0	0	0
			(3)	Fees	54,370	0	14,144	42	7,808	0	0
			(4)	Number	0	0	0	51	0	0	0
			(5)	\$ of Liability	9,932,761	0	3,491,94	40	20,953,619	0	0
			(6)	Fees	112,531	0	36,570	41	1,693,240	0	0
45,001	10	100,000	(7)	Number	0	0	0	0	10,172	0	0
			(8)	\$ of Liability	105,547,465	0	30,722	41	13,437	0	0
			(9)	Fees	952,416	0	71,001	40	32,446,657	0	0
100,001	10	200,000	(10)	Number	1,446	0	601,289	40	220,919	0	0
			(11)	\$ of Liability	200,000,000	0	1,126	41	137,377	0	0
			(12)	Fees	1,952,179	0	156,605	40	139,059,794	0	0
200,001	10	300,000	(13)	Number	0	0	0	0	760,338	0	0
			(14)	\$ of Liability	300,000,000	0	28,663	40	2,231	0	0
			(15)	Fees	84,160,359	0	77,894,953	42	472,462	0	0
300,001	10	400,000	(16)	Number	0	0	0	0	1,602,556	0	0
			(17)	\$ of Liability	32,117,549	0	56,105	40	5,425	0	0
400,001	10	500,000	(18)	Fees	163,013,919	0	23,709,411	40	9,022,448	0	0
			(19)	Number	0	0	0	0	45,344	0	0
			(20)	\$ of Liability	18,377,342	0	18,377,342	40	0	0	0
500,001	10	1,000,000	(21)	Fees	12,424,956	0	16,441,901	40	15,421,172	0	0
			(22)	Number	0	0	0	0	761,415	0	0
			(23)	\$ of Liability	45,939,615	0	55,824,951	40	3,659,471	0	0
1,000,001	10	2,000,000	(24)	Fees	952,748	0	29,374	40	32,659,095	0	0
			(25)	Number	0	0	0	0	14,173,22	0	0
			(26)	\$ of Liability	59,699,224	0	86,311,359	40	0	0	0
2,000,001	10	5,000,000	(27)	Fees	365,775	0	122,390,950	40	3,021,270	0	0
			(28)	Number	51	0	413,442	40	32,259	0	0
			(29)	\$ of Liability	161,941,580	0	162,941,583	40	15,067	0	0
5,000,001	10	7,000,000	(30)	Fees	777,798	0	135,743,551	40	4,410,776	0	0
			(31)	Number	14	0	6,361	40	19,982	0	0
			(32)	\$ of Liability	92,085,537	0	21	40,109	15	8,054,109	0
7,000,001	10	10,000,000	(33)	Fees	419,732	0	46,580,010	40	55,592,320	0	0
			(34)	Number	12	0	204,520	40	22,511	0	0
			(35)	\$ of Liability	114,007,916	0	64,310,938	40	50,383,653	0	0
10,000,001	10	15,000,000	(36)	Fees	422,542	0	6,204,476	40	19,983,216	0	0
			(37)	Number	26	0	15,520	40	50,383,653	0	0
			(38)	\$ of Liability	326,031,727	0	13,385,986	40	12,529,830	0	0
15,000,001	10	20,000,000	(39)	Fees	8,152,527	0	28,795	40	40,792	0	0
			(40)	Number	9	0	0	0	0	0	0
			(41)	\$ of Liability	158,230,281	0	0	0	0	0	0
20,000,001	10	25,000,000	(42)	Fees	267,717	0	0	0	0	0	0
			(43)	Number	12	0	0	0	0	0	0
			(44)	\$ of Liability	153,221,315	0	0	0	0	0	0
25,000,001	10	50,000,000	(45)	Fees	351,505	0	0	0	0	0	0
			(46)	Number	9	0	0	0	0	0	0
			(47)	\$ of Liability	0	0	0	0	0	0	0
100,000,001	10	75,000,000	(48)	Fees	0	0	0	0	0	0	0
			(49)	Number	3	0	0	0	0	0	0
			(50)	\$ of Liability	163,515,330	0	0	0	0	0	0
ALL POLICIES			(51)	Fees	149,372	0	0	0	0	0	0
			(52)	Number	0	0	0	0	0	0	0
			(53)	\$ of Liability	0	0	0	0	0	0	0
			(54)	Fees	0	0	0	0	0	0	0
			(55)	Number	5	0	0	0	0	0	0
			(56)	\$ of Liability	1,333,289,394	0	0	0	0	0	0
			(57)	Fees	726,156	0	0	0	0	0	0
			(58)	Number	4,000	0	0	0	0	0	0
			(59)	\$ of Liability	3,083,551,924	0	2,848	11,789	2,017	27	97
			(60)	Fees	8,075,248	0	1,08,301,303	2,380,984,804	431,218,700	74,449,641	132,104,641
					0	0	10,476	407,464	20,610	546,92	0

EXHIBIT P

VIA TITLE INSURANCE STATISTICAL REPORT

POLICY REPORT

ALL SYSTEMS COMBINING

4a. TITLE INSURANCE STATISTICAL REPORT

POLICY REPORT

ALL SYSTEMS COMBINED

Liability Range	MORTGAGE POLICIES									
	Expanded Coverage Loan Policy Sec. 5.5		Simulated Issue Sec. 5.13		Emergency Substitution Rate Sec. 5.17C		Refundable or Subscription Rate Sec. 5.6		Contingent Loan Rate Sec. 5.7	
0 - 10	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
0	30,000	1	Number	2	2,14,191	3	0	2,14,191	4	0
10	30,001	2	Fees	3	2,14,201	4	0	2,15,030	5	0
10	30,001	3	Number	4	2,14,201	5	0	2,15,030	6	0
10	30,001	4	Fees	5	2,14,201	6	0	2,15,030	7	0
10	30,001	5	Number	6	2,14,201	7	0	2,15,030	8	0
10	30,001	6	Fees	7	2,14,201	8	0	2,15,030	9	0
10	30,001	7	Number	9	2,14,201	10	0	2,15,030	11	0
10	30,001	8	Fees	10	2,14,201	11	0	2,15,030	12	0
10	30,001	9	Number	11	2,14,201	12	0	2,15,030	13	0
10	30,001	10	Fees	12	2,14,201	13	0	2,15,030	14	0
10	30,001	11	Number	13	2,14,201	14	0	2,15,030	15	0
10	30,001	12	Fees	14	2,14,201	15	0	2,15,030	16	0
10	30,001	13	Number	15	2,14,201	16	0	2,15,030	17	0
10	30,001	14	Fees	16	2,14,201	17	0	2,15,030	18	0
10	30,001	15	Number	17	2,14,201	18	0	2,15,030	19	0
10	30,001	16	Fees	18	2,14,201	19	0	2,15,030	20	0
10	30,001	17	Number	19	2,14,201	20	0	2,15,030	21	0
10	30,001	18	Fees	20	2,14,201	21	0	2,15,030	22	0
10	30,001	19	Number	21	2,14,201	22	0	2,15,030	23	0
10	30,001	20	Fees	22	2,14,201	23	0	2,15,030	24	0
10	30,001	21	Number	23	2,14,201	24	0	2,15,030	25	0
10	30,001	22	Fees	24	2,14,201	25	0	2,15,030	26	0
10	30,001	23	Number	25	2,14,201	26	0	2,15,030	27	0
10	30,001	24	Fees	26	2,14,201	27	0	2,15,030	28	0
10	30,001	25	Number	27	2,14,201	28	0	2,15,030	29	0
10	30,001	26	Fees	28	2,14,201	29	0	2,15,030	30	0
10	30,001	27	Number	29	2,14,201	30	0	2,15,030	31	0
10	30,001	28	Fees	30	2,14,201	31	0	2,15,030	32	0
10	30,001	29	Number	31	2,14,201	32	0	2,15,030	33	0
10	30,001	30	Fees	32	2,14,201	33	0	2,15,030	34	0
10	30,001	31	Number	33	2,14,201	34	0	2,15,030	35	0
10	30,001	32	Fees	34	2,14,201	35	0	2,15,030	36	0
10	30,001	33	Number	35	2,14,201	36	0	2,15,030	37	0
10	30,001	34	Fees	36	2,14,201	37	0	2,15,030	38	0
10	30,001	35	Number	37	2,14,201	38	0	2,15,030	39	0
10	30,001	36	Fees	38	2,14,201	39	0	2,15,030	40	0
10	30,001	37	Number	39	2,14,201	40	0	2,15,030	41	0
10	30,001	38	Fees	40	2,14,201	41	0	2,15,030	42	0
10	30,001	39	Number	41	2,14,201	42	0	2,15,030	43	0
10	30,001	40	Fees	42	2,14,201	43	0	2,15,030	44	0
10	30,001	41	Number	43	2,14,201	44	0	2,15,030	45	0
10	30,001	42	Fees	44	2,14,201	45	0	2,15,030	46	0
10	30,001	43	Number	45	2,14,201	46	0	2,15,030	47	0
10	30,001	44	Fees	46	2,14,201	47	0	2,15,030	48	0
10	30,001	45	Number	47	2,14,201	48	0	2,15,030	49	0
10	30,001	46	Fees	48	2,14,201	49	0	2,15,030	50	0
10	30,001	47	Number	49	2,14,201	50	0	2,15,030	51	0
10	30,001	48	Fees	50	2,14,201	51	0	2,15,030	52	0
10	30,001	49	Number	51	2,14,201	52	0	2,15,030	53	0
10	30,001	50	Fees	52	2,14,201	53	0	2,15,030	54	0
10	30,001	51	Number	53	2,14,201	54	0	2,15,030	55	0
10	30,001	52	Fees	54	2,14,201	55	0	2,15,030	56	0
10	30,001	53	Number	55	2,14,201	56	0	2,15,030	57	0
10	30,001	54	Fees	56	2,14,201	57	0	2,15,030	58	0
10	30,001	55	Number	57	2,14,201	58	0	2,15,030	59	0
10	30,001	56	Fees	58	2,14,201	59	0	2,15,030	60	0
10	30,001	57	Number	59	2,14,201	60	0	2,15,030	61	0
10	30,001	58	Fees	60	2,14,201	61	0	2,15,030	62	0
10	30,001	59	Number	61	2,14,201	62	0	2,15,030	63	0
10	30,001	60	Fees	62	2,14,201	63	0	2,15,030	64	0
10	30,001	61	Number	63	2,14,201	64	0	2,15,030	65	0
10	30,001	62	Fees	64	2,14,201	65	0	2,15,030	66	0
10	30,001	63	Number	65	2,14,201	66	0	2,15,030	67	0
10	30,001	64	Fees	66	2,14,201	67	0	2,15,030	68	0
10	30,001	65	Number	67	2,14,201	68	0	2,15,030	69	0
10	30,001	66	Fees	68	2,14,201	69	0	2,15,030	70	0
10	30,001	67	Number	69	2,14,201	70	0	2,15,030	71	0
10	30,001	68	Fees	70	2,14,201	71	0	2,15,030	72	0
10	30,001	69	Number	71	2,14,201	72	0	2,15,030	73	0
10	30,001	70	Fees	72	2,14,201	73	0	2,15,030	74	0
10	30,001	71	Number	73	2,14,201	74	0	2,15,030	75	0
10	30,001	72	Fees	74	2,14,201	75	0	2,15,030	76	0
10	30,001	73	Number	75	2,14,201	76	0	2,15,030	77	0
10	30,001	74	Fees	76	2,14,201	77	0	2,15,030	78	0
10	30,001	75	Number	77	2,14,201	78	0	2,15,030	79	0
10	30,001	76	Fees	78	2,14,201	79	0	2,15,030	80	0
10	30,001	77	Number	79	2,14,201	80	0	2,15,030	81	0
10	30,001	78	Fees	80	2,14,201	81	0	2,15,030	82	0
10	30,001	79	Number	81	2,14,201	82	0	2,15,030	83	0
10	30,001	80	Fees	82	2,14,201	83	0	2,15,030	84	0
10	30,001	81	Number	83	2,14,201	84	0	2,15,030	85	0
10	30,001	82	Fees	84	2,14,201	85	0	2,15,030	86	0
10	30,001	83	Number	85	2,14,201	86	0	2,15,030	87	0
10	30,001	84	Fees	86	2,14,201	87	0	2,15,030	88	0
10	30,001	85	Number	87	2,14,201	88	0	2,15,030	89	0
10	30,001	86	Fees	88	2,14,201	89	0	2,15,030	90	0
10	30,001	87	Number	89	2,14,201	90	0	2,15,030	91	0
10	30,001	88	Fees	90	2,14,201	91	0	2,15,030	92	0
10	30,001	89	Number	91	2,14,201	92	0	2,15,030	93	0
10	30,001	90	Fees	92	2,14,201	93	0	2,15,030	94	0
10	30,001	91	Number	93	2,14,201	94	0	2,15,030	95	0
10	30,001	92	Fees	94	2,14,201	95	0	2,15,030	96	0
10	30,001	93	Number	95	2,14,201	96	0	2,15,030	97	0
10	30,001	94	Fees	96	2,14,201	97	0	2,15,030	98	0
10	30,001	95	Number	97	2,14,201	98	0	2,15,030	99	0
10	30,001	96	Fees	98	2,14,201	99	0	2,15,030	100	0
10	30,001	97	Number	99	2,14,201	100	0	2,15,030	101	0
10	30,001	98	Fees	100	2,14,201	101	0	2,15,030	102	0
10	30,001	99	Number	101	2,14,201	102	0	2,15,030	103	0
10	30,001	100	Fees	102	2,14,201	103	0	2,15,030	104	0
10	30,001	101	Number	103	2,14,201	104	0	2,15,030	105	0
10	30,001	102	Fees	104	2,14,201	105	0	2,15,030	106	0
10	30,001	103	Number	105	2,14,201	106	0	2,15,030	107	0
10	30,001	104	Fees	106	2,14,201	107	0	2,15,030	108	0
10	30,001	105	Number	107	2,14,201	108	0	2,15,030	109	0
10	30,001	106	Fees	108	2,14,201	109	0	2,15,030	110	0
10	30,001	107	Number	109	2,14,201	110	0	2,15,030	111	0
10	30,001	108	Fees	110	2,14,201	111	0	2,15,030	112	0
10	30,001	109	Number	111	2,14,201	112	0	2,15,030	113	0
10	30,001	110	Fees	112	2,14,201	113	0</			

EXHIBIT Q

Chicago Title Lenders' Policies Issued 2000-2005
 (Taken from and Based Upon Chicago Title's filings with the Pa. Insurance Commission)

	Basic	ALTA Short	Reissue	Refinance	Totals	Percent Receiving Discount Rate
2005	2902	292	1928	8610	13732	76.74%
2004	4008	976	2848	2017	9849	49.39%
2003	4588	3082	6031	3309	17010	54.91%
2002	5954	4853	5032	1304	17143	36.96%
2001	9522	12	2809	249	12592	24.29%
2000	8566	0	1425	427	10418	17.78%
35540	9215	20073	15916	64828		43.34%